

Information to identify the case:

Debtor 1	<u>Anna L. Scialabba</u>	Social Security number or ITIN	xxx-xx-5349
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2		Social Security number or ITIN	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 13-23608-GLT			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Anna L. Scialabba

9/30/19

By the court: Gregory L. Taddonio
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 Western District of Pennsylvania

In re:
 Anna L. Scialabba
 Debtor

Case No. 13-23608-GLT
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2

User: mgut
 Form ID: 3180W

Page 1 of 2
 Total Noticed: 18

Date Rcvd: Sep 30, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 02, 2019.

db	+Anna L. Scialabba, 27 Rowe Street, P.O. Box 284, Rural Ridge, PA 15075-0284
cr	Duquesne Light Company, c/o Peter J. Ashcroft, 2200 Gulf Tower, Pittsburgh, PA 15219
13701056	Capital One, PO Box 855250, Richmond, VA 23285
13701058	+Citibank/Home Depot, PO Box 790328, Saint Louis, MO 63179-0328
13701059	Francis S. Hallinan, Esq., 1617 John F. Kennedy Boulevard, Suite 1400, One Penn Center Plaza, Philadelphia, PA 19103
13701060	Mortgage Service Center, 2001 Leadenhall Rd., Mount Laurel, NJ 08054
14001601	++NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096 (address filed with court: Nationstar Mortgage, LLC, PO Box 619096, Dallas, TX 75261-9741)
13701061	+PHH Mortgage, PO Box 1945, Bowie, MD 20717-1945
13709931	+PHH Mortgage Corporation, Et al., 2001 Bishops Gate Boulevard, Mount Laurel, NJ 08054-4604
13702775	+PNC BANK, PO BOX 94982, CLEVELAND, OH 44101-4982
13701062	+PNC Bank, PO Box 3180, Pittsburgh, PA 15230-3180

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Oct 01 2019 04:09:23 Pennsylvania Dept. of Revenue,
 Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,
 Harrisburg, PA 17128-0946

13736397	+E-mail/Text: bncmail@w-legal.com Oct 01 2019 04:09:48 ANTIO, LLC, C O WEINSTEIN AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
13736506	EDI: AIS.COM Oct 01 2019 07:38:00 American InfoSource LP as agent for, Verizon, PO Box 248838, Oklahoma City, OK 73124-8838
13723482	EDI: CAPITALONE.COM Oct 01 2019 07:38:00 Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
13701057	+EDI: CHASE.COM Oct 01 2019 07:38:00 Chase, PO Box 15153, Wilmington, DE 19886-5153
13772980	EDI: PRA.COM Oct 01 2019 07:38:00 Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
13701063	+EDI: VERIZONCOMB.COM Oct 01 2019 07:38:00 Verizon Wireless, PO Box 920041, Dallas, TX 75392-0041

TOTAL: 7

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****
 cr NATIONSTAR MORTGAGE LLC D/B/A MR. COOPER
 cr PHH MORTGAGE CORPORATION
 cr* ++NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096
 (address filed with court: Nationstar Mortgage, LLC., PO Box 619096,
 Dallas, TX 75261-9741)

TOTALS: 2, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
 pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 02, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 30, 2019 at the address(es) listed below:

Charles J. Grudowski	on behalf of Debtor Anna L. Scialabba	cjg@grudowskilaw.com, grudowskilaw1@gmail.com;vr@grudowskilaw.com;admin@grudowskilaw.com;admin@grudowskilaw.com
James Warmbrodt	on behalf of Creditor	NATIONSTAR MORTGAGE LLC D/B/A MR. COOPER
bkggroup@kmlawgroup.com		
Jerome B. Blank	on behalf of Creditor	PHH MORTGAGE CORPORATION pawb@fedphe.com
Joseph P. Schalk	on behalf of Creditor	PHH MORTGAGE CORPORATION jschalk@barley.com, sromig@barley.com

District/off: 0315-2

User: mgut
Form ID: 3180W

Page 2 of 2
Total Noticed: 18

Date Rcvd: Sep 30, 2019

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)
system (continued)

Office of the United States Trustee ustpreregion03.pi.ecf@usdoj.gov
Peter J. Ashcroft on behalf of Creditor Duquesne Light Company pashcroft@bernsteinlaw.com,
ckutch@ecf.courtdrive.com;acarr@bernsteinlaw.com
Ronda J. Winnecour cmecf@chapter13trusteewdpa.com

TOTAL: 7